Recording Requested By: HSBC BANK USA NA

Prepared By: VIOLA REESE, HSBC BANK USA NA 2929 WALDEN AVE, DEPEW, NY 14043 716-651-6626

When Recorded Return To: JUANITA LAVY, 4143 SIDLEHILL DR, OLIVE BRANCH, MS 38654

DEED OF RELEASE

HSBC BANK USA, N.A. #:4273868 "LAVY" Lender ID:764/003/4006888494 De Soto, Mississippi MERS #: 100372300033454143 SIS #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEM AS NOMINEE FOR MOREQUITY, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: JUANITA M LAVY AND PETER J LAVY, WIFE AND HUSBAND Address: 4143 SIDLEHILL DR,

OLIVE BRANCH, MS 38654 Phone: 662-890-1945 Original Beneficiary: 1ST TRUST BANK FOR SAVINGS

Original Trustee: JEANINE B. SAYLOR

Dated: 09/17/2004 Recorded on 09/23/2004 as in Book/Reel/Liber: 2074 Page/Folio: 0166 as Instrument No.: N/A In the Records of the County Recorder of De Soto Mississippi

Property Address: 4143 SIDLEHILL DRIVE, OLIVE BRANCH, MS 38654 licdexing Instructions: 2-06-1-11-06-0-00068-00

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEM AS NOMINEE FOR MOREQUITY, INC. On August 29th, 2011

MICHAEL PETER, Vice-President

STATE OF New York **COUNTY OF Erie**

On August 29th, 2011, before me, YOLANDA COLLIER, a Notary Public in and for Erie in the State of New York, personally appeared MICHAEL PETER, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

YOLANDA COLLIER Notary Expires: 10/14/2012 #01SU6194802

Qualified in Erie County

(This area for notarial seal)